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L1: Entry 10 of 12

File: JPAB

Aug 30, 2002

PUB-NO: JP02002245243A

DOCUMENT-IDENTIFIER: JP 2002245243 A

TITLE: PRIVATE AND SECURE FINANCIAL TRANSACTION SYSTEM AND METHOD

PUBN-DATE: August 30, 2002

INVENTOR-INFORMATION:

NAME

COUNTRY

MIZRAH, LEN L

ASSIGNEE-INFORMATION:

NAME

COUNTRY

AUTHENTURE INC

APPL-NO: JP2001374962

APPL-DATE: November 2, 2001

PRIORITY-DATA: 2000US-706370 (November 3, 2000)

INT-CL (IPC): G06 F 17/60; G07 D 9/00; G07 F 19/00

ABSTRACT:

PROBLEM TO BE SOLVED: To provide a private and safe financial transaction system and its method.

SOLUTION: The financial transaction system and its method comprise a privacy and security layer architecture incorporated in a financial agency and a 'clock control' authentication, approval and account AAA method. Security and fraud preventing countermeasures more highly improved and strengthened than the normal method are maintained by this method, and a regular financial account holder can execute buying/selling or withdraw/deposit financial transactions without clarifying private personal information to a dealing opponent. Before making a financial transaction, the financial account holder starts an authentication session with a financial agency business department by gaining access to a financial agency business department central processor (CPU) and a DB, arranged in the embedded privacy and security layer (EPSL) architecture having an automated 'clock control' AAA session, via a dedicated communication network.

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APPL-NO: 10/653506 [PALM]
DATE FILED: September 2, 2003

INT-CL-PUBLISHED: [07] H04 L 9/00

US-CL-PUBLISHED: 713/168
US-CL-CURRENT: 713/168

REPRESENTATIVE-FIGURES: 7

ABSTRACT:

An interactive mutual authentication protocol, which does not allow shared secrets to pass through untrusted communication media, integrates an encryption key management system into the authentication protocol, so that key management becomes an essential part of the authentication protocol itself. The system provides a secure distribution of a secret session random key used in symmetric cryptography. Successful exchange of this encryption key allows for secure transit of the protocol data over communication lines in encrypted form, permitting explicit mutual authentication of the connected parties. The post-authentication stage of the communication session can use secure encryption for the data exchange, since each party has already obtained the secret session random key.

REFERENCE TO RELATED APPLICATIONS

[0001] The present application is related to U.S. patent application Ser. No. _____, entitled KEY GENERATION METHOD FOR COMMUNICATION SESSION ENCRYPTION AND AUTHENTICATION SYSTEM, invented by Mizrah, and filed on the same day as the present application.

[0002] The present application is related to U.S. patent application Ser. No. _____, entitled KEY CONVERSION METHOD FOR COMMUNICATION SESSION ENCRYPTION AND AUTHENTICATION SYSTEM, invented by Mizrah, and filed on the same day as the present application.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KIMC	Draw. De
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☐ 3. Document ID: US 20050050322 A1

L1: Entry 3 of 12

File: PGPB

Mar 3, 2005

PGPUB-DOCUMENT-NUMBER: 20050050322
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20050050322 A1

TITLE: Key conversion method for communication session encryption and authentication system

PUBLICATION-DATE: March 3, 2005

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
<u>Mizrah, Len L.</u>	San Carlos	CA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
AUTHENTURE, INC.	Walnut Creek	CA		02

APPL-NO: 10/653500 [PALM]
DATE FILED: September 2, 2003

INT-CL-PUBLISHED: [07] H04 L 9/00

US-CL-PUBLISHED: 713/168
US-CL-CURRENT: 713/168

REPRESENTATIVE-FIGURES: 7

ABSTRACT:

An interactive mutual authentication protocol, which does not allow shared secrets to pass through untrusted communication media, integrates an encryption key management system into the authentication protocol. The server encrypts a particular data random key by first veiling the particular data random key using a first conversion array seeded by a shared secret, and then encrypting the veiled particular data random key. The client decrypts and unveils the particular data random key using the shared secret, and returns a similarly veiled version of the particular data random key using a second conversion array seeded by a shared secret. Access to the shared secret indicates authenticity of the stations. The procedure may be repeated for a second shared secret for strong authentication, without allowing shared secrets to pass via untrusted media.

REFERENCE TO RELATED APPLICATIONS

[0001] The present application is related to U.S. patent application Ser. No. XXXXX, entitled COMMUNICATION SESSION ENCRYPTION AND AUTHENTICATION SYSTEM, invented by Mizrah, and filed on the same day as the present application.

[0002] The present application is related to U.S. patent application Ser. No. XXXXX, entitled KEY GENERATION METHOD FOR COMMUNICATION SESSION ENCRYPTION AND AUTHENTICATION SYSTEM, invented by Mizrah, and filed on the same day as the present application.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KIMC	Draw De
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☐ 4. Document ID: US 20040225899 A1

L1: Entry 4 of 12

File: PGPB

Nov 11, 2004

PGPUB-DOCUMENT-NUMBER: 20040225899
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20040225899 A1

TITLE: Authentication system and method based upon random partial digitized path recognition

PUBLICATION-DATE: November 11, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
<u>Mizrah, Len L.</u>	San Carlos	CA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
AUTHENTURE, INC.	Walnut Creek	CA		02

APPL-NO: 10/431412 [PALM]

DATE FILED: May 7, 2003

INT-CL-PUBLISHED: [07] H04 L 9/32

US-CL-PUBLISHED: 713/202

US-CL-CURRENT: 726/7

REPRESENTATIVE-FIGURES: 2

ABSTRACT:

An authentication server provides a clue to a client indicating a random partial subset of a full pattern that characterizes a full digitized path on a frame of reference, and the client enters a data to fulfill an authentication factor suggested by the clue. The full pattern consists of an ordered set of data fields, which store parameters that specify the full digitized path on a reference grid for recognition. The server presents an instance of a graphical representation of the frame of reference, including an array of random indicators at data field coordinates in the frame of reference. The server accepts indicators from the array of indicators corresponding to coordinates along said digitized path identified by the random partial subset as input data to fulfill the authentication factor.

RELATED APPLICATION DATA

[0001] The present application is related to my prior U.S. patent application Ser. No. 10/328,640, filed 23 Dec. 2002, entitled "Authentication System and Method Based upon Random Partial Pattern Recognition"; U.S. patent application Ser. No. 10/353,500; filed 29 Jan. 2003, entitled "System and Method for User Authentication Interface"; and U.S. patent application Ser. No. 10/378,226 filed 3 Mar. 2003, entitled "Operation Modes for User Authentication System Based on Random Partial Pattern Recognition". The present application is also related to my U.S. patent application Ser. No. _____ filed on the same day as the present application, entitled "Strong Authentication Systems Built on Combinations of "What User Knows" Authentication Factors," which is incorporated by reference as if fully set forth herein.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. De
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☐ 5. Document ID: US 20040225880 A1

L1: Entry 5 of 12

File: PGPB

Nov 11, 2004

PGPUB-DOCUMENT-NUMBER: 20040225880

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20040225880 A1

TITLE: Strong authentication systems built on combinations of "what user knows" authentication factors

PUBLICATION-DATE: November 11, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
<u>Mizrah, Len L.</u>	San Carlos	CA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
AUTHENTURE, INC.	Walnut Creek	CA		02

APPL-NO: 10/431396 [PALM]

DATE FILED: May 7, 2003

INT-CL-PUBLISHED: [07] H04 L 9/00

US-CL-PUBLISHED: 713/155

US-CL-CURRENT: 713/155

REPRESENTATIVE-FIGURES: 3

ABSTRACT:

A system for authentication of a client includes logic supporting combinations of more than one a "what user knows" authentication factors for strong authentication of a client, such as a static password, random partial pattern recognition factor and a random partial digitized path recognition factor. An interactive method for authentication of a client in a network environment utilizes two or more "what user knows" authentication factors. The two or more "what user knows" authentication factors are algorithmically and parametrically independent. The client is prompted to provide a server the first "what user knows" authentication factor over a communication medium. The server verifies the first "what user knows" authentication factor. If successful, then the client is prompted to provide the server the second "what user knows" authentication factor. The server verifies the second "what user knows" authentication factor, and so on, to complete the authentication process.

RELATED APPLICATION DATA

[0001] The present application is related to my prior U.S. patent application Ser. No. 10/328,640, filed 23 Dec. 2002, entitled "Authentication System and Method Based upon Random Partial Pattern Recognition"; U.S. patent application Ser. No. 10/353,500; filed 29 Jan. 2003, entitled "System and Method for User Authentication Interface"; and U.S. patent application Ser. No. 10/378,226 filed 3 Mar. 2003, entitled "Operation Modes for User Authentication System Based on Random Partial Pattern Recognition". The present application is also related to my U.S. patent application No. xx/xxx,xxx, filed on the same day as the present application, entitled "Authentication System and Method Based upon Random Partial Digital Path Recognition," which is incorporated by reference as if fully set forth herein.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. Ds
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☐ 6. Document ID: US 20040123160 A1

L1: Entry 6 of 12

File: PGPB

Jun 24, 2004

PGPUB-DOCUMENT-NUMBER: 20040123160
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20040123160 A1

TITLE: Authentication system and method based upon random partial pattern recognition

PUBLICATION-DATE: June 24, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
<u>Mizrah, Len L.</u>	San Carlos	CA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
AUTHENTURE, INC.	Walnut Creek	CA		02

APPL-NO: 10/328640 [PALM]
DATE FILED: December 23, 2002

INT-CL-PUBLISHED: [07] H04 L 9/00

US-CL-PUBLISHED: 713/202
US-CL-CURRENT: 726/5

REPRESENTATIVE-FIGURES: 1

ABSTRACT:

An interactive client-server authentication system and method are based on Random Partial Pattern Recognition algorithm (RPPR). In RPPR, an ordered set of data fields is stored for a client to be authenticated in secure memory. An authentication server presents a clue to the client via a communication medium, such positions in the ordered set of a random subset of data fields from the ordered set. The client enters input data in multiple fields according to the clue, and the server accepts the input data from the client via a data communication medium. The input data corresponds to the field contents for the data fields at the identified positions of the random subset of data fields. The server then determines whether the input data matches the field contents of corresponding data fields in a random subset.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. Ds
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☐ 7. Document ID: US 20040123151 A1

L1: Entry 7 of 12

File: PGPB

Jun 24, 2004

PGPUB-DOCUMENT-NUMBER: 20040123151
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20040123151 A1

TITLE: Operation modes for user authentication system based on random partial
pattern recognition

PUBLICATION-DATE: June 24, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
<u>Mizrah, Len L.</u>	San Carlos	CA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
AUTHENTURE, INC.	Walnut Creek	CA	US	02

APPL-NO: 10/378226 [PALM]
DATE FILED: March 3, 2003

RELATED-US-APPL-DATA:

Application 10/378226 is a continuation-in-part-of US application 10/328640, filed
December 23, 2002, PENDING
Application 10/378226 is a continuation-in-part-of US application 10/353500, filed
January 29, 2003, PENDING

INT-CL-PUBLISHED: [07] H04 L 9/32

US-CL-PUBLISHED: 713/201

US-CL-CURRENT: 726/5

REPRESENTATIVE-FIGURES: 12

ABSTRACT:

A system for authentication of a client includes logic supporting a "what user knows" algorithm for authentication of a client, such as a random partial pattern recognition algorithm, based upon client credentials including an account user name and an account authentication code. Logic supporting client account administration is operable without human intervention on the server side, and includes at least one mode of operation that presents an interface to a client via the data network having at least two tiers of security based on input by the client of secret information shared only between the client and the server. A first tier in said at least two tiers requires entry of one of the account user name and user's email address, and a second tier in the at least two tiers requires entry of one of client profile data sufficient to identify the client and at least a subset of said account authentication code.

RELATED APPLICATION DATA

[0001] The present application is a continuation in part of my prior U.S. patent application Ser. No. 10/328,640, filed Dec. 23, 2002, entitled "Authentication System and Method Based upon Random Partial Pattern Recognition;" and a continuation in part of my prior U.S. patent application Ser. No. 10/353,500; filed Jan. 29, 2003, entitled "System and Method for User Authentication Interface."

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw D
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☐ 8. Document ID: US 20040119746 A1

L1: Entry 8 of 12

File: PGPB

Jun 24, 2004

PGPUB-DOCUMENT-NUMBER: 20040119746

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20040119746 A1

TITLE: System and method for user authentication interface

PUBLICATION-DATE: June 24, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
<u>Mizrah, Len L.</u>	San Carlos	CA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
AUTHENTURE, INC.	Walnut Creek	CA		02

APPL-NO: 10/353500 [PALM]
DATE FILED: January 29, 2003

RELATED-US-APPL-DATA:

Application 10/353500 is a continuation-in-part-of US application 10/328640, filed December 23, 2002, PENDING

INT-CL-PUBLISHED: [07] G09 G 5/00

US-CL-PUBLISHED: 345/763

US-CL-CURRENT: 715/763

REPRESENTATIVE-FIGURES: 1

ABSTRACT:

A graphical user interface supports an interactive client-server authentication based on Random Partial Pattern Recognition algorithm (RPPR). In RPPR, an ordered set of data fields is stored for a client to be authenticated in secure memory on the server side. A graphical user interface presents a clue generated at the server to the client, such positions in the ordered set of a random subset of data fields from the ordered set. The client enters input data in multiple fields of the interface according to the clue, and the server accepts the input data from the client. The input data includes storage units representing alpha-numeric characters, images and colors corresponding to the field contents for the data

fields. The interface includes indicators for elapsed time and status of the authentication session.

RELATED APPLICATION DATA

[0001] The present application is a continuation in part of my prior U.S. patent application Ser. No. 10/328640, filed 23 Dec. 2002, entitled "Authentication System and Method Based upon Random Partial Pattern Recognition."

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KIMC	Draw De
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☐ 9. Document ID: JP 2004213665 A

L1: Entry 9 of 12

File: JPAB

Jul 29, 2004

PUB-NO: JP02004213665A

DOCUMENT-IDENTIFIER: JP 2004213665 A

TITLE: AUTHENTICATION SYSTEM AND DEVICE BASED ON RANDOM PARTIAL PATTERN RECOGNITION

PUBN-DATE: July 29, 2004

INVENTOR-INFORMATION:

NAME

COUNTRY

MIZRAH, LEN L

ASSIGNEE-INFORMATION:

NAME

COUNTRY

AUTHENTURE INC

APPL-NO: JP2003436823

APPL-DATE: December 24, 2003

PRIORITY-DATA: 2002US-328640 (December 23, 2002)

INT-CL (IPC): G06 F 15/00

ABSTRACT:

PROBLEM TO BE SOLVED: To provide an interactive client-server authentication system based on Random Partial Pattern Recognition (RPPR) algorithm.

SOLUTION: In RPPR, an ordered set of data fields is stored for a client to be authenticated in a secure memory. An authentication server presents a clue to the client via a communication medium, such positions in the ordered set of a random subset of data fields from the ordered set. The client enters input data in a plurality of fields according to the clue, and the server accepts the input data from the client via a data communication medium. The input data corresponds to field contents for the data fields at the identified positions. The server then determines whether the input data matches the field contents of corresponding data fields in a random subset.

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Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequence	Abstract	Claims	KWIC	Draw De
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☐ 10. Document ID: JP 2002245243 A

L1: Entry 10 of 12

File: JPAB

Aug 30, 2002

PUB-NO: JP02002245243A

DOCUMENT-IDENTIFIER: JP 2002245243 A

TITLE: PRIVATE AND SECURE FINANCIAL TRANSACTION SYSTEM AND METHOD

PUBN-DATE: August 30, 2002

INVENTOR-INFORMATION:

NAME

COUNTRY

MIZRAH, LEN L

ASSIGNEE-INFORMATION:

NAME

COUNTRY

AUTHENTURE INC

APPL-NO: JP2001374962

APPL-DATE: November 2, 2001

PRIORITY-DATA: 2000US-706370 (November 3, 2000)

INT-CL (IPC): G06 F 17/60; G07 D 9/00; G07 F 19/00

ABSTRACT:

PROBLEM TO BE SOLVED: To provide a private and safe financial transaction system and its method.

SOLUTION: The financial transaction system and its method comprise a privacy and security layer architecture incorporated in a financial agency and a 'clock control' authentication, approval and account AAA method. Security and fraud preventing countermeasures more highly improved and strengthened than the normal method are maintained by this method, and a regular financial account holder can execute buying/selling or withdraw/deposit financial transactions without clarifying private personal information to a dealing opponent. Before making a financial transaction, the financial account holder starts an authentication session with a financial agency business department by gaining access to a financial agency business department central processor (CPU) and a DB, arranged in the embedded privacy and security layer (EPSL) architecture having an automated 'clock control' AAA session, via a dedicated communication network.

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Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequence	Abstract	Claims	KWIC	Draw De
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☐ 11. Document ID: EP 1434408 A2

Using default format because multiple data bases are involved.

L1: Entry 11 of 12

File: EPAB

Jun 30, 2004

PUB-NO: EP001434408A2

DOCUMENT-IDENTIFIER: EP 1434408 A2

TITLE: Authentication system and method based upon random partial pattern recognition

PUBN-DATE: June 30, 2004

INVENTOR-INFORMATION:

NAME

COUNTRY

MIZRAH, LEN L

US

INT-CL (IPC): G06 F 1/00; H04 L 29/06

EUR-CL (EPC): G06F021/00; G06F021/00, H04L029/06

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstracts	Abstracts	Claims	MMIC	Draw De
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☐ 12. Document ID: EP 1223524 A2

L1: Entry 12 of 12

File: EPAB

Jul 17, 2002

PUB-NO: EP001223524A2

DOCUMENT-IDENTIFIER: EP 1223524 A2

TITLE: System and method for private and secure financial transactions

PUBN-DATE: July 17, 2002

INVENTOR-INFORMATION:

NAME

COUNTRY

MIZRAH, LEN L

US

ASSIGNEE-INFORMATION:

NAME

COUNTRY

AUTHENTURE INC

US

APPL-NO: EP01309186

APPL-DATE: October 30, 2001

PRIORITY-DATA: US70637000A (November 3, 2000)

INT-CL (IPC): G06 F 17/60; G07 F 19/00

EUR-CL (EPC): G06Q020/00; G06Q020/00, G06Q040/00

ABSTRACT:

CHG DATE=20020802 STATUS=O> A system and method for private and secure financial transactions. The system and method comprise embedded into financial institutions (financial institution) privacy and security layer architecture and the "clocked" authentication, authorization and accounting (AAA) method. The system and method enable legal financial account holders (financial account holder) to perform buy/sell or withdraw/deposit financial transactions (financial transaction) without disclosing private personal information to the transaction counterparts, while preserving highly elevated and enhanced security and fraud protection as compared with conventional methods. Before financial transaction, financial account holder initiates an authentication session with financial institution back office (financial institution back office) by accessing its central processing unit (CPU) and data base (dB), configured in the embedded privacy and security layer (EPSL) architecture with automated "clocked" AAA sessions by using dedicated communication lines. The authentication session is interactive, transaction specific and followed by either financial transaction deny or an alphanumeric signature generated for this specific financial transaction . Then financial account holder submits his/her request to a transaction counterpart along with the EPSL account number and the alphanumeric signature, generated by financial institution EPSL during previous authentication session. The transaction counterpart adds up additional or more refined financial transaction specific information and requests an authorization session with financial institution back office where the EPSL account, CPU and dB are residing. The accounting session starts at the end of the authentication session and finishes along with the authorization session while being an essential part of them both. The system and method are particularly suited for use by banks, credit card companies and brokerage companies. Finally, the system and method are well adapted to the current and upcoming software, hardware, and electronic commerce technologies and can be easily implemented given an acceptable business trade off.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstracts	Abstracts	Claims	KWIC	Draw De
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(19) 日本国特許庁 (J P)

(12) 公開特許公報 (A)

(11) 特許出願公開番号

特開2002-245243

(P2002-245243A)

(43) 公開日 平成14年8月30日 (2002.8.30)

(51) Int.Cl.	識別記号	F I	特記事項 (参考)
G 0 6 F 17/60	2 2 2 5 1 2 Z E C	G 0 6 F 17/60	2 2 2 5 1 2 Z E C
G 0 7 D 9/00	4 5 1	G 0 7 D 9/00	4 5 1 C
G 0 7 F 19/00			4 7 6

審査請求 有 請求項の数55 O L 外国語出願 (全 73 頁)

(21) 出願番号 特願2001-374962(P2001-374962)

(22) 出願日 平成13年11月2日 (2001.11.2)

(31) 優先権主張番号 09/706370

(32) 優先日 平成12年11月3日 (2000.11.3)

(33) 優先権主張国 米国 (U S)

(71) 出願人 501472847

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(74) 代理人 100059959

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Fターム (参考) 3E040 AA04 BA07 BA18 CA14 CB01

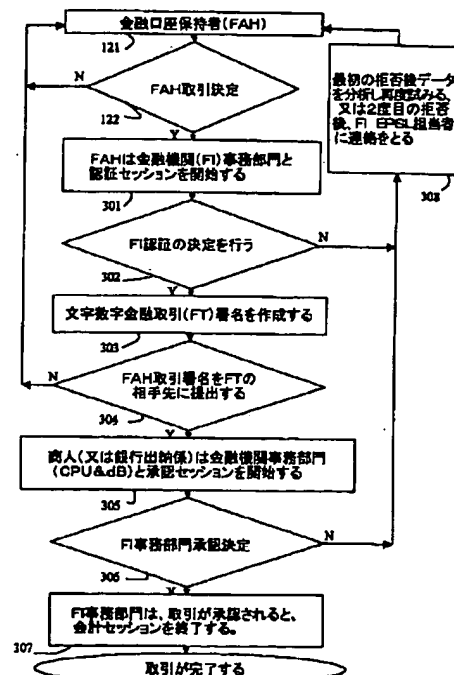
CB04 DA01 EA01

(54) 【発明の名称】 私的で安全な金融取引システム及び方法

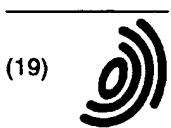
(57) 【要約】

【課題】 私的かつ安全な金融取引システム及び方法。

【解決手段】 同システム及び方法は、金融機関に組み込まれるプライバシー・セキュリティ・レイヤ・アーキテクチャ及び「クロック制御」認証、承認及び会計 (A A A) 方法から成る。同システム及び方法により、通常の方法と比べて高度に向上・強化されたセキュリティ及び不正防止策を維持する一方、正規の金融口座保持者は、取引相手に私的個人情報を明かすことなく購入／販売又は引き出し／預け入れ金融取引を実行できる。金融取引の前に、金融口座保持者は、専用通信回線を利用して、自動化された「クロック制御」A A Aセッションをもつ組み込み式プライバシー・セキュリティ・レイヤ (E P S L) アーキテクチャに配置された金融機関事務部門中央処理装置 (C P U) 及びデータベース (d B) にアクセスすることにより、金融機関事務部門と認証セッションを開始する。



Search 0-4406



Europäisches Patentamt
European Patent Office
Office européen des brevets



(11) EP 1 223 524 A2

(12) EUROPEAN PATENT APPLICATION

(43) Date of publication:
17.07.2002 Bulletin 2002/29

(51) Int Cl.7: G06F 17/60

(21) Application number: 01309186.3

(22) Date of filing: 30.10.2001

(84) Designated Contracting States:
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE TR
Designated Extension States:
AL LT LV MK RO SI
(30) Priority: 03.11.2000 US 706370
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(54) System and method for private and secure financial transactions

(57) A system and method for private and secure financial transactions. The system and method comprise embedded into financial institutions (financial institution) privacy and security layer architecture and the "clocked" authentication, authorization and accounting (AAA) method. The system and method enable legal financial account holders (financial account holder) to perform buy/sell or withdraw/deposit financial transactions (financial transaction) without disclosing private personal information to the transaction counterparts, while preserving highly elevated and enhanced security and fraud protection as compared with conventional methods. Before financial transaction, financial account holder initiates an authentication session with financial institution back office (financial institution back office) by accessing its central processing unit (CPU) and data base (dB), configured in the embedded privacy and security layer (EPSL) architecture with automated "clocked" AAA sessions by using dedicated communication lines. The authentication session is interactive, transaction specific and followed by either financial

transaction deny or an alphanumeric signature generated for this specific financial transaction. Then financial account holder submits his/her request to a transaction counterpart along with the EPSL account number and the alphanumeric signature, generated by financial institution EPSL during previous authentication session. The transaction counterpart adds up additional or more refined financial transaction specific information and requests an authorization session with financial institution back office where the EPSL account, CPU and dB are residing. The accounting session starts at the end of the authentication session and finishes along with the authorization session while being an essential part of them both. The system and method are particularly suited for use by banks, credit card companies and brokerage companies. Finally, the system and method are well adapted to the current and upcoming software, hardware, and electronic commerce technologies and can be easily implemented given an acceptable business trade off.

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L1: Entry 12 of 12

File: EPAB

Jul 17, 2002

PUB-NO: EP001223524A2

DOCUMENT-IDENTIFIER: EP 1223524 A2

TITLE: System and method for private and secure financial transactions

PUBN-DATE: July 17, 2002

INVENTOR-INFORMATION:

NAME

COUNTRY

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US

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US

APPL-NO: EP01309186

APPL-DATE: October 30, 2001

PRIORITY-DATA: US70637000A (November 3, 2000)

INT-CL (IPC): G06 F 17/60; G07 F 19/00

EUR-CL (EPC): G06Q020/00; G06Q020/00, G06Q040/00

ABSTRACT:

CHG DATE=20020802 STATUS=O> A system and method for private and secure financial transactions. The system and method comprise embedded into financial institutions (financial institution) privacy and security layer architecture and the "clocked" authentication, authorization and accounting (AAA) method. The system and method enable legal financial account holders (financial account holder) to perform buy/sell or withdraw/deposit financial transactions (financial transaction) without disclosing private personal information to the transaction counterparts, while preserving highly elevated and enhanced security and fraud protection as compared with conventional methods. Before financial transaction, financial account holder initiates an authentication session with financial institution back office (financial institution back office) by accessing its central processing unit (CPU) and data base (dB), configured in the embedded privacy and security layer (EPSL) architecture with automated "clocked" AAA sessions by using dedicated communication lines. The authentication session is interactive, transaction specific and followed by either financial transaction deny or an alphanumeric signature generated for this specific financial transaction . Then financial account holder submits his/her request to a transaction counterpart along with the EPSL account number and the alphanumeric signature, generated by financial institution EPSL during previous authentication session. The transaction counterpart adds up additional or more refined financial transaction specific information and requests an authorization session with financial institution back office where the EPSL account, CPU and dB are residing. The accounting session starts at the end of the authentication session and finishes along with the authorization session while being an essential

part of them both. The system and method are particularly suited for use by banks, credit card companies and brokerage companies. Finally, the system and method are well adapted to the current and upcoming software, hardware, and electronic commerce technologies and can be easily implemented given an acceptable business trade off.

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L1: Entry 1 of 12

File: PGPB

Mar 3, 2005

PGPUB-DOCUMENT-NUMBER: 20050050328

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20050050328 A1

TITLE: Key generation method for communication session encryption and authentication system

PUBLICATION-DATE: March 3, 2005

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Mizrah, Len L.	San Carlos	CA	US

US-CL-CURRENT: 713/171

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw. De
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☐ 2. Document ID: US 20050050323 A1

L1: Entry 2 of 12

File: PGPB

Mar 3, 2005

PGPUB-DOCUMENT-NUMBER: 20050050323

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20050050323 A1

TITLE: Communication session encryption and authentication system

PUBLICATION-DATE: March 3, 2005

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Mizrah, Len L.	San Carlos	CA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
AUTHENTURE, INC.	Walnut Creek	CA		02